

**BANK OF SOUTHERN CANADA**

	CPP Disbursement Date 12/23/2008	Cert 57044	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$202	\$317	57.2%		
Loans	\$161	\$230	42.9%		
Construction & development	\$6	\$10	82.1%		
Closed-end 1-4 family residential	\$32	\$51	60.9%		
Home equity	\$13	\$18	39.5%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	60.5%		
Commercial & Industrial	\$35	\$40	14.8%		
Commercial real estate	\$62	\$94	52.2%		
Unused commitments	\$43	\$58	33.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$8	226.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$0	-100.0%		
Cash & balances due	\$27	\$63	130.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$177	\$284	59.9%		
Deposits	\$164	\$282	72.1%		
Total other borrowings	\$13	\$0	-100.0%		
FHLB advances	\$13	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$24	\$34	37.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	12.3%	10.9%	--		
Tier 1 risk based capital ratio	15.6%	14.2%	--		
Total risk based capital ratio	16.9%	15.3%	--		
Return on equity <sup>1</sup>	13.3%	34.5%	--		
Return on assets <sup>1</sup>	1.6%	3.7%	--		
Net interest margin <sup>1</sup>	4.5%	4.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	423.5%	48.9%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	-0.4%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	3.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	1.1%	0.0%	0.0%	--
Home equity	0.0%	5.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.9%	0.4%	0.0%	0.0%	--
Commercial real estate	0.4%	3.0%	0.0%	0.0%	--
Total loans	0.3%	2.1%	0.0%	0.0%	--